

FIG. 1A

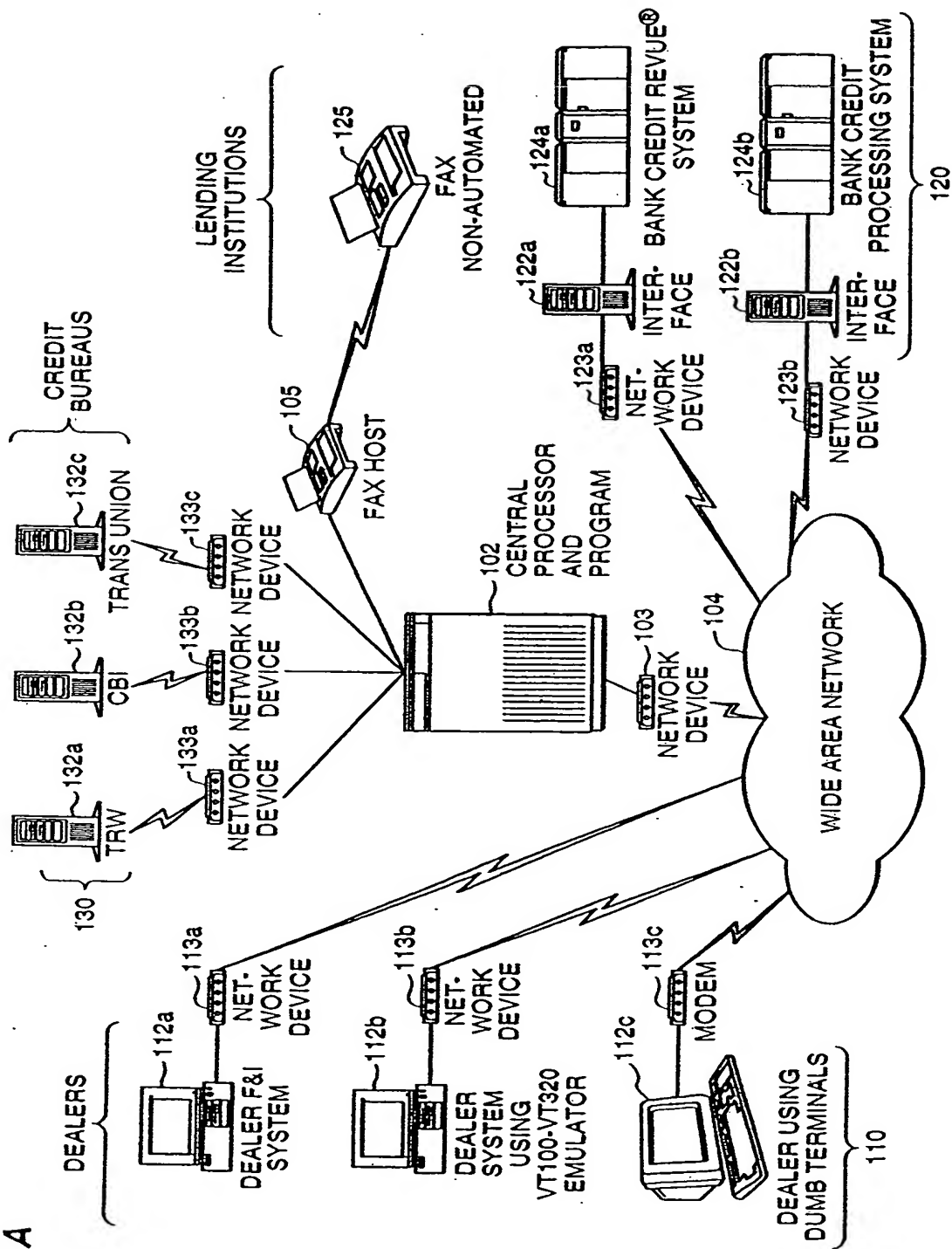


FIG. 1B

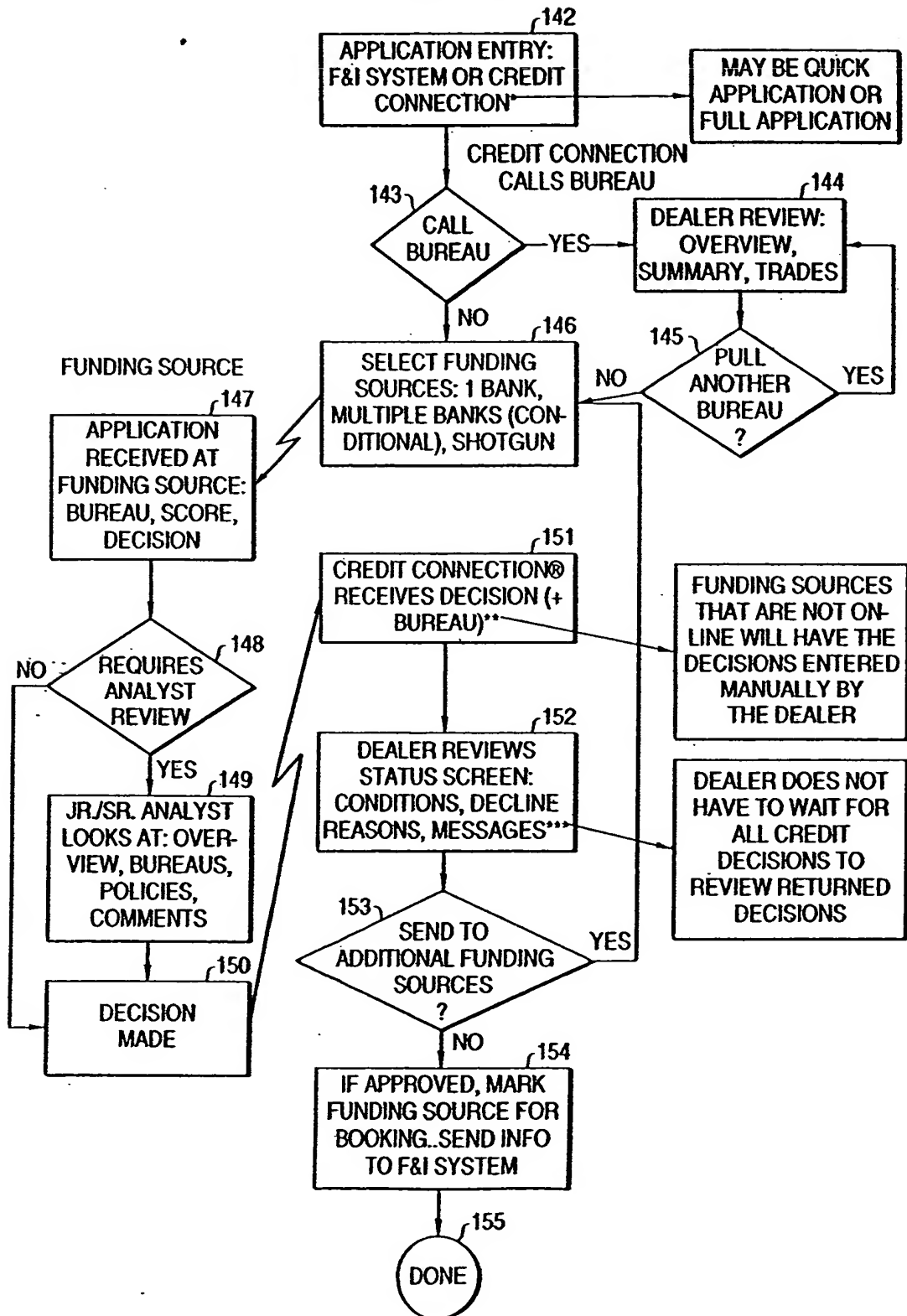


FIG. 1C

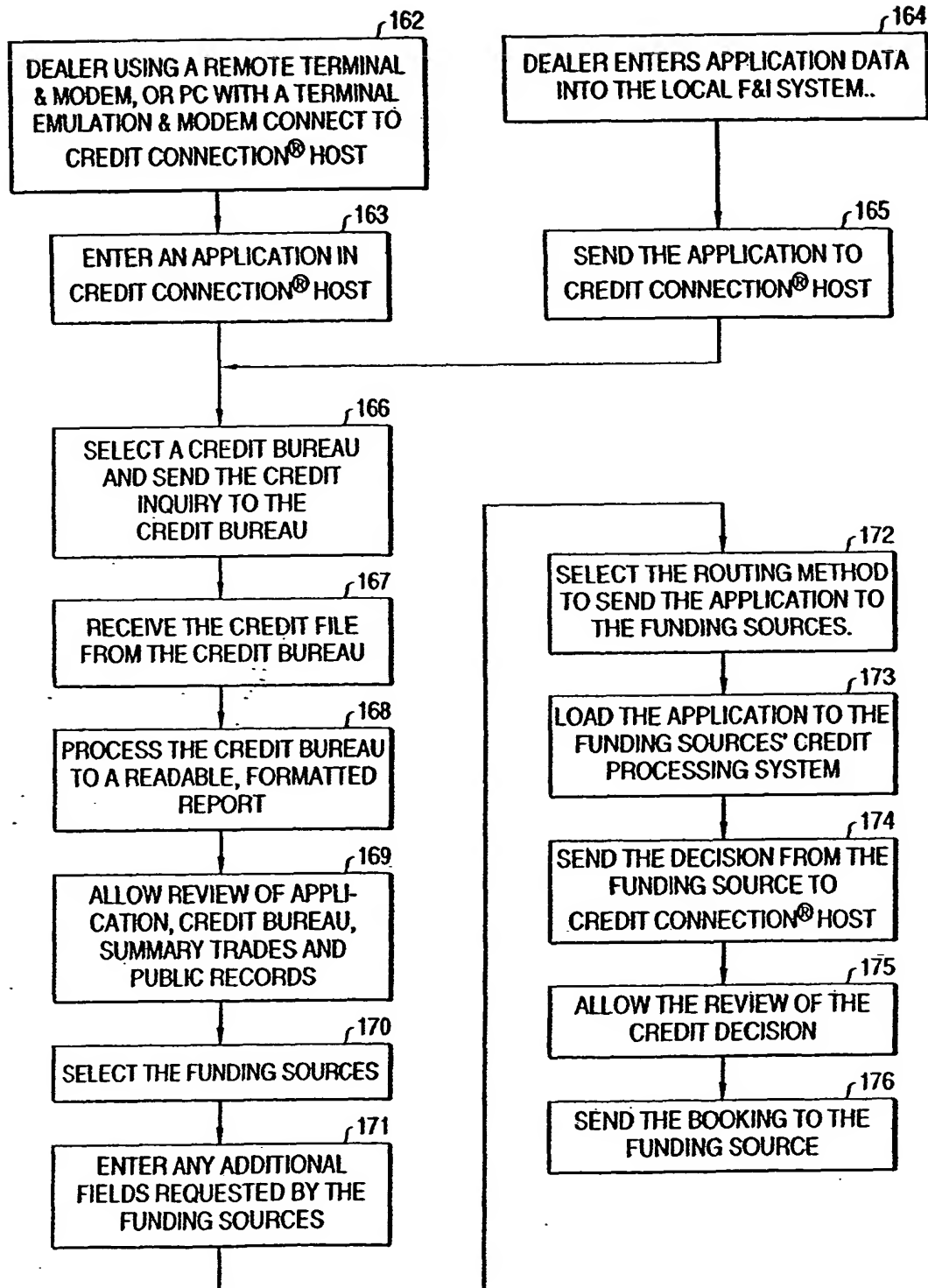


FIG. 2

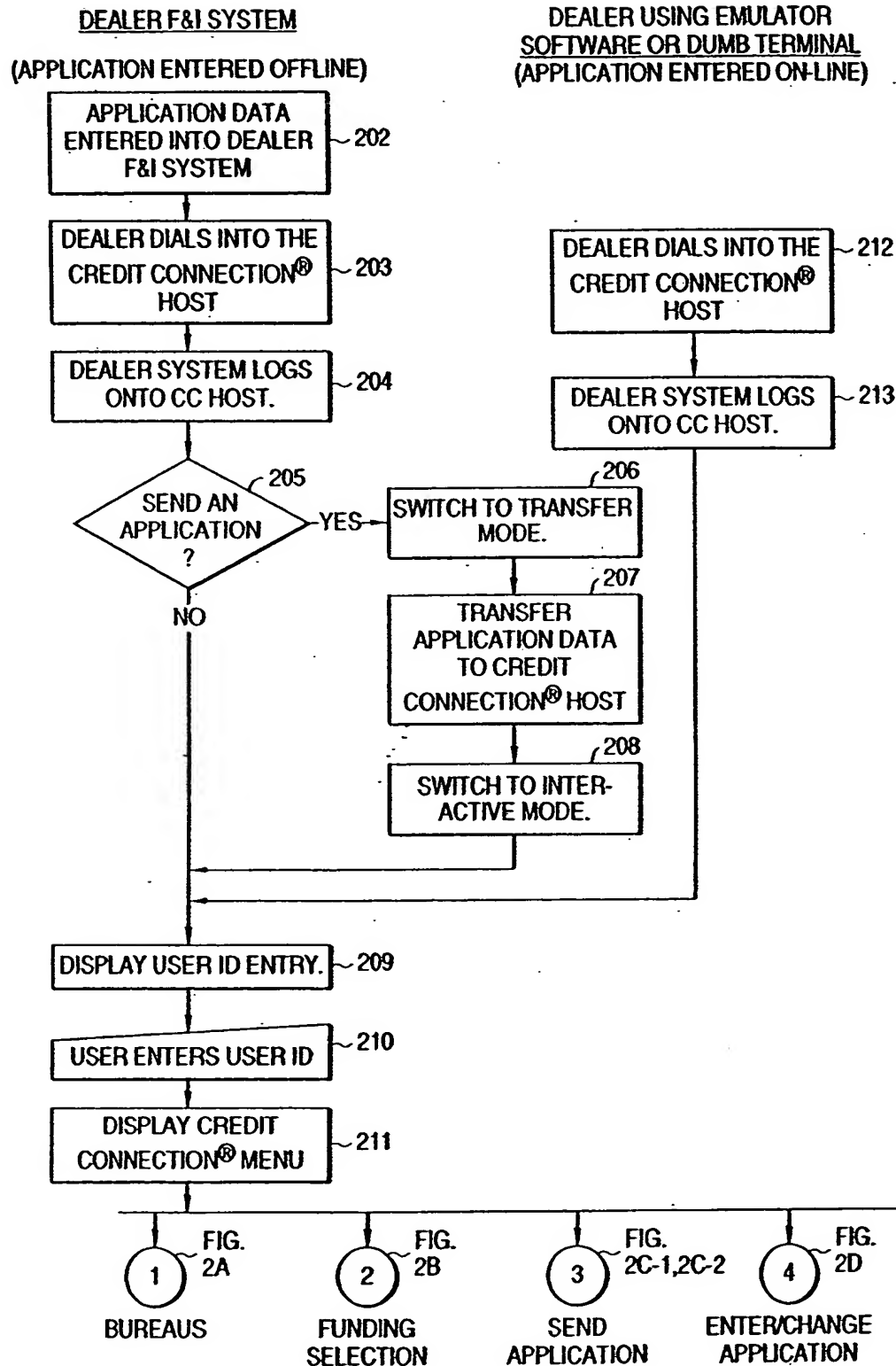


FIG. 2A

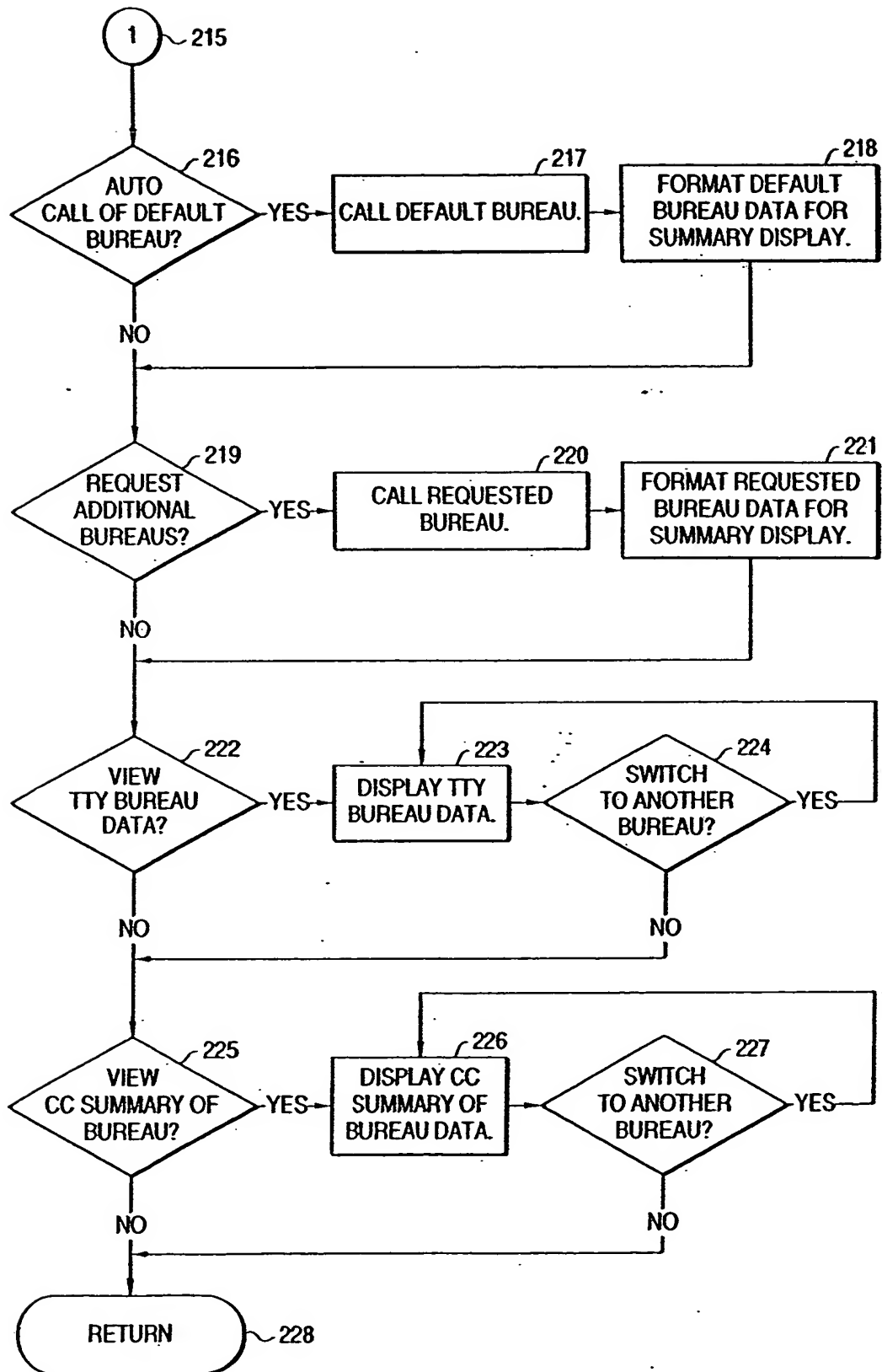


FIG. 2B

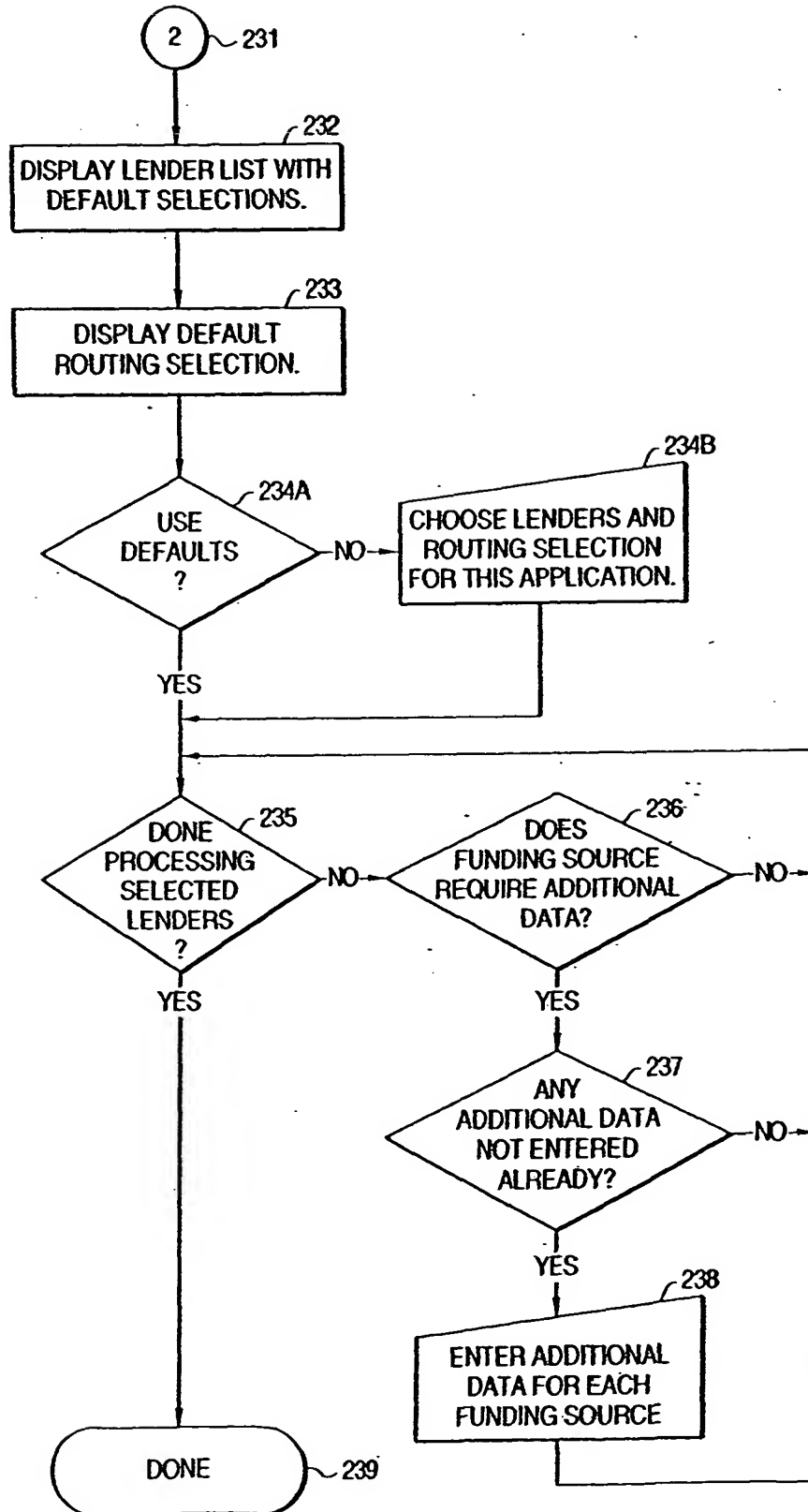


FIG. 2C-1

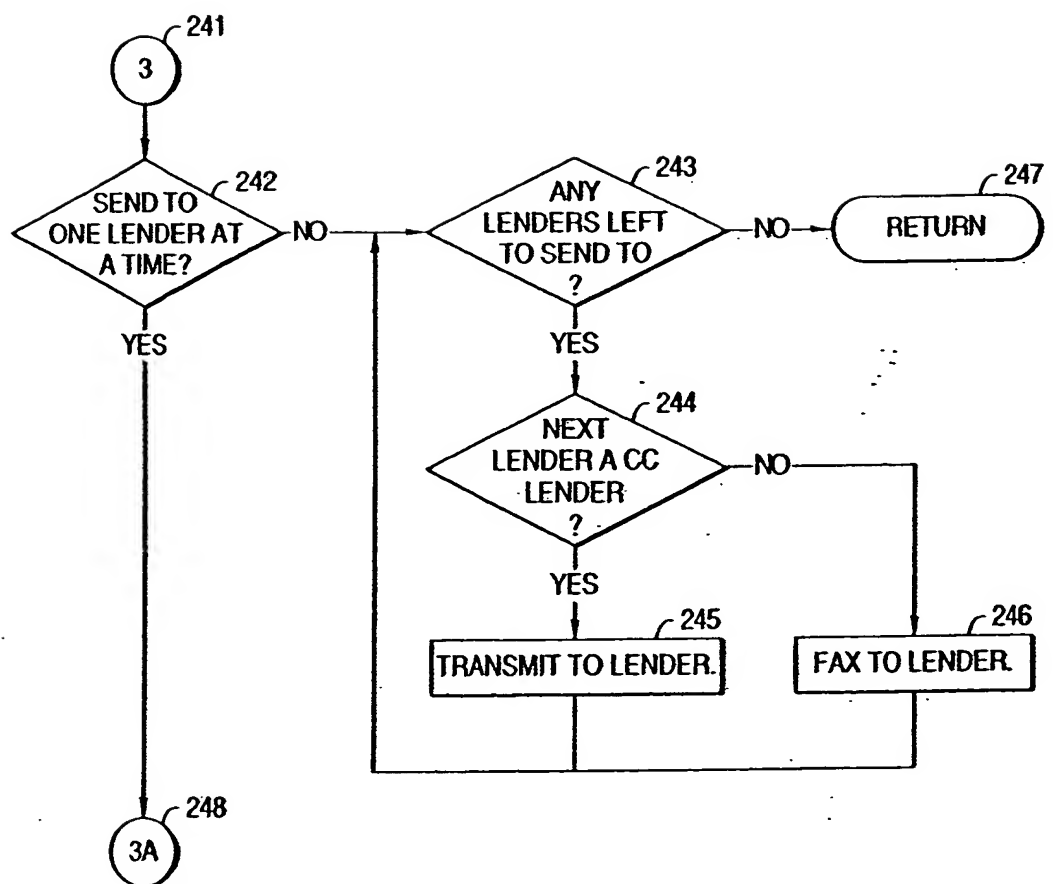


FIG. 2C-2

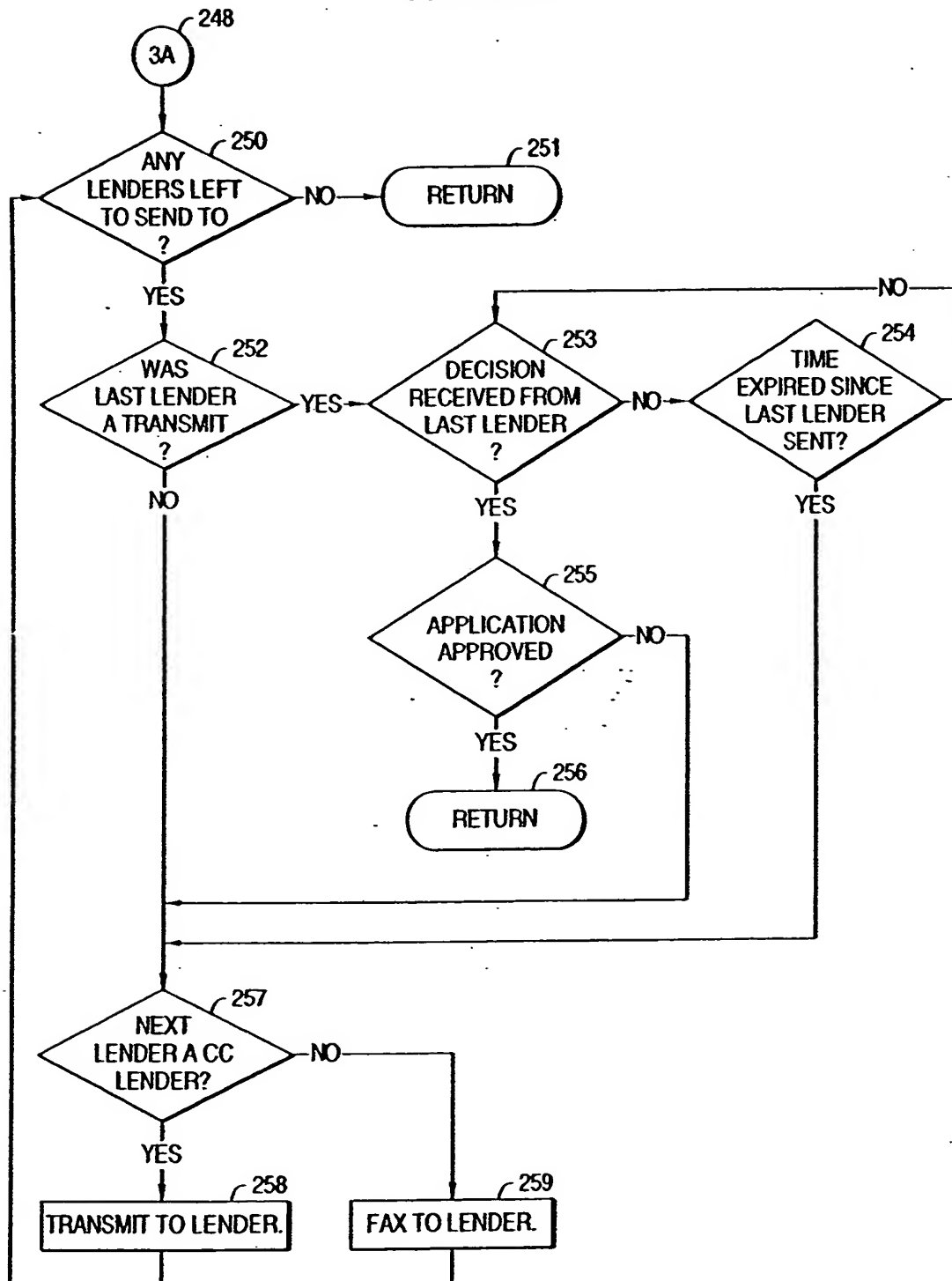
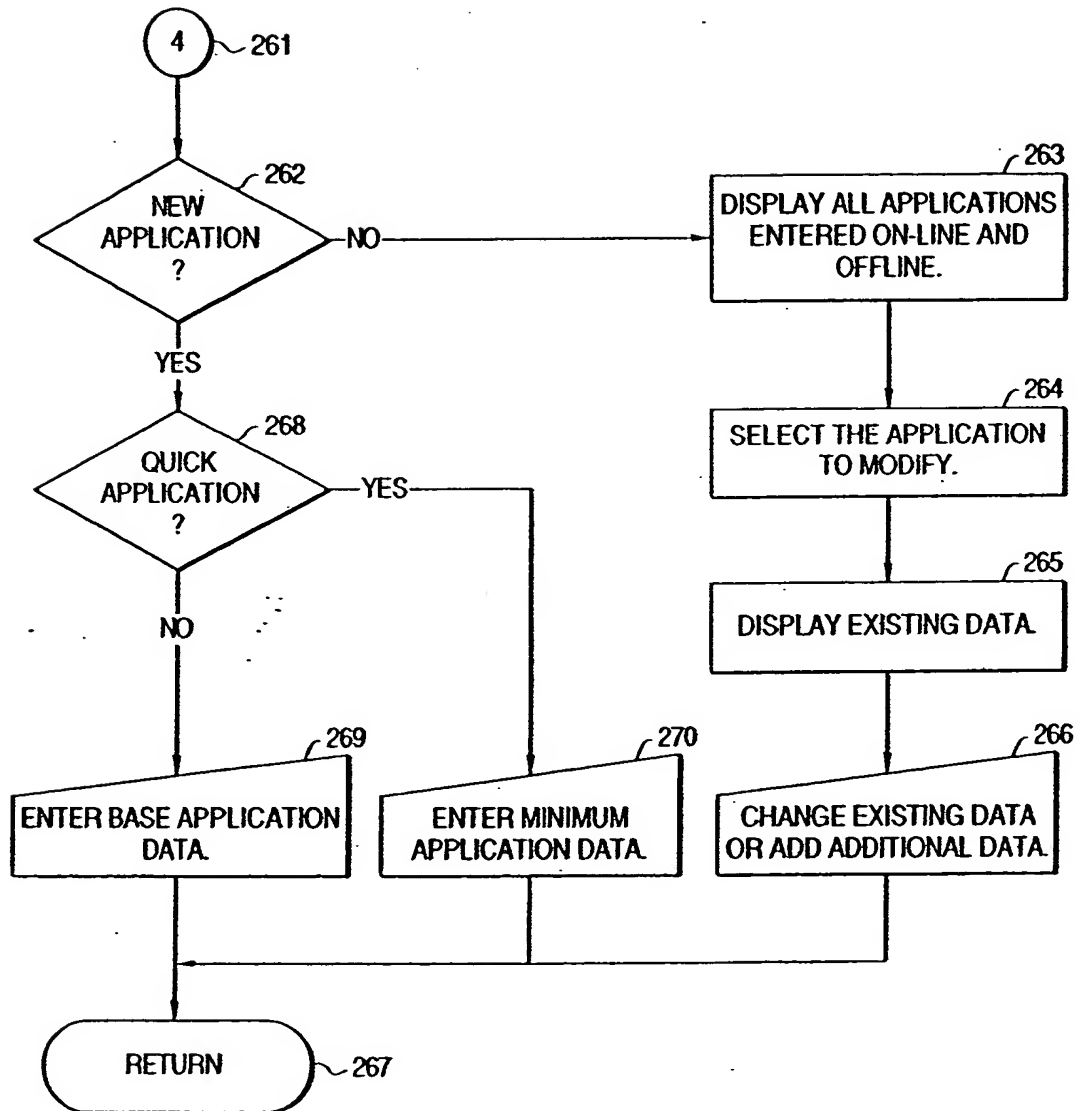


FIG. 2D



CREDIT CONNECTION®

2:18 PM

MAIN MENU

- 1. APPLICATION ENTRY
 - 2. QUICK APPLICATION ENTRY
 - 3. PENDING DECISION
 - 4. PENDING DELIVERY
- U. UTILITIES
X. EXIT USER

LATEST NEWS FROM CMSI

2:46 AM

THE SYSTEM WILL BE UNAVAILABLE TOMORROW OCTOBER
6, FROM 7:00 AM TO 7:15 AM DUE TO SCHEDULED HARDWARE
MAINTENANCE. IF YOU HAVE ANY QUESTIONS PLEASE CALL CMSI AT
(800) 777 2674 EXT 456. THANKS FOR YOUR CO-OPERATION.

CHOOSE A MENU ITEM OR PRESS F12 ANYTIME FOR MORE OPTIONS

FIG. 3A

CREDIT CONNECTION®

VERSION 1.0 -- DEALERS CREDIT PROCESSING SYSTEM
COPYRIGHT 1994 CREDIT MANAGEMENT SOLUTIONS, INC.

ENTER USERID: _____ ENTER PASSWORD: _____

ENTER YOUR USERID OR TYPE EXIT TO EXIT CREDIT CONNECTION®

FIG. 3A1

CREDIT CONNECTION®

2:19 PM

MAIN MENU

- 1. APPLICATION ENTRY U. UTILITIES
- 2. QUICK APPLICATION ENTRY X. EXIT USER
- 3. PENDING DECISION
- 4. PENDING DELIVERY

NEW/EXISTING: NEW
PERSONAL/BUSINESS: BUSINESS
INDIVIDUAL/JOINT/NONE: J
LOAN/LEASE/BALLOON: L

ENTER (L)OAN, L(E)ASE, (B)ALLOON

FIG. 3B

| | | |
|----------------------------|--|--|
| REFERENCE NO 2220 | NEW BUSINESS APP (NEW FIRST GUARANTOR, NEW SECOND GUARANTOR) | PENDING |
| BUSINESS INFORMATION | | |
| BUSINESS NAME: | TYPE: _ | |
| ADDRESS: | | |
| CITY: | COUNTRY: | STATE: _ ZIP: _ HOW LONG?: 0 0 |
| TAX ID: | PHONE: () - | |
| BUSINESS MISC | | |
| NATURE OF BUSINESS: | NET PROFIT: \$0.00 | NET WORTH: \$0.00 |
| DUN & BRADSTREET NO.: | | |
| AFFILIATE/SUBSIDIARY: | | |
| BUSINESS OFFICERS | | |
| OFFICER NAME: | TITLE: | PERCENT OWNER: 0.00 SIGNING OFFICER?: NO |
| OFFICER NAME: | TITLE: | PERCENT OWNER: 0.00 SIGNING OFFICER?: NO |
| OFFICER NAME: | TITLE: | PERCENT OWNER: 0.00 SIGNING OFFICER?: NO |
| CREDIT CONNECTION® | | 2:19 PM |
| ENTER THE BUSINESS'S NAME. | | |

FIG. 3B(1)

| REFERENCE NO 2220 | | THE BUSINESS (NEW FIRST GUARANTOR, NEW SECOND GUARANTOR) | | | | PENDING |
|-----------------------------------|-------|--|----------------|------------|--------------|------------|
| APPLICANT NAME AND ADDRESS | | | | | | |
| FIRST NAME: | _____ | M.I.: | _____ | LAST: | _____ | SUFFIX: |
| SS NO : | _____ | DOB: | ____/____/____ | PHONE: | (____) _____ | MARITAL : |
| ADDRESS : | _____ | COUNTY: | _____ | STATE: | _____ | ZIP: |
| CITY : | _____ | LANDLORD: | _____ | HOW LONG : | _____ | HOW LONG : |
| RES TYPE : | _____ | RENT: | \$_____ | | | |
| APPLICANT PREVIOUS ADDRESS | | | | | | |
| PREV ADDR : | _____ | CITY : | _____ | STATE: | _____ | ZIP: |
| APPLICANT'S RELATIVE | | | | | | |
| RELATIVE : | _____ | STATE: | _____ | ZIP: | _____ | |
| ADDRESS : | _____ | RELATIONSHIP: | _____ | | | |
| CITY : | _____ | | | | | |
| PHONE : | _____ | | | | | |
| CREDIT CONNECTION® | | | | 0 | (\$0.00) | 2:19 PM |
| ENTER THE APPLICANT'S FIRST NAME. | | | | | | |

FIG. 3C

| | | | |
|--------------------------------------|--|--|---------|
| REFERENCE NO 2220 | THE BUSINESS (JONES BOB J, NEW SECOND GUARANTOR) | | PENDING |
| APPLICANT EMPLOYMENT | | | |
| EMPL TYPE: Q OTHER | | | |
| EMPLOYER: _____ | | | |
| ADDRESS: _____ | | | |
| CITY: _____ | | | |
| STATE: _____ | | | |
| ZIP: _____ | | | |
| HOW LONG: Q Q MILITARY?: - | | | |
| PHONE: () - _____ | | | |
| OCCUPATION: _____ | | | |
| GROSS SALARY: \$0 BASIS: M MONTH | | | |
| APPLICANT PREVIOUS EMPLOYMENT | | | |
| PREV EMPL: _____ | | | |
| ADDRESS: _____ | | | |
| CITY: _____ | | | |
| STATE: _____ | | | |
| ZIP: _____ | | | |
| HOW LONG: 0 0 | | | |
| PHONE: _____ | | | |
| OTHER INCOME SOURCE: _____ | | | |
| APPLICANT EMPLOYMENT MISC | | | |
| GROSS MTHLY AMT: \$0 | | | |
| CREDIT CONNECTION® | | | |
| ENTER (S) SELF EMPLOYED OR (O) OTHER | | | |
| 0 (\$0.00) | | | |
| 2:19 PM | | | |

FIG. 3D

| AUTO COLLATERAL INFORMATION | | | | | | | | | | | |
|-----------------------------|-----------------|----|------|----------------|--------|------|------|---------------------|-----|----|-------------|
| CASH PRICE | : | \$ | 0.00 | FINANCE CHARGE | : | \$ | 0.00 | MO. INSTALLMENTS OF | : | \$ | 0.00 |
| BALLOON PMT | : | \$ | 0.00 | PAYABLE IN | : | 0 | | MILAGE | : | 0 | |
| DOWN PMT: | CASH : | \$ | 0.00 | APR : | 0.0000 | | | NCIC | : | \$ | 0.00 |
| | REBATE : | \$ | 0.00 | | | | | VIN | : | | |
| | NET TRADE : | \$ | 0.00 | | | | | | | | |
| | TRD ALLOW: | \$ | 0.00 | OWED: | \$ | 0.00 | | TYPE : | YR: | 0 | MAKE: |
| | UNPAID BALANCE | : | \$ | 0.00 | | | | MODEL: | | | |
| | OTH CHARGES: | \$ | 0.00 | \$ | 0.00 | | | TRADE IN VIN: | | | YR: |
| | AMOUNT FINANCED | : | \$ | 0.00 | | | | MAKE: | | | MODEL: |
| | | : | \$ | 0.00 | | | | | | | BODY STYLE: |
| AUTO TRANS | : | N | | FOUR WD | : | N | | POWER SEATS | : | N | |
| TRANS SPEED | : | - | | POWER BRAKES | : | N | | AIR COND | : | N | |
| | | | | POWER STEER | : | N | | FM STEREO | : | N | |
| | | | | POWER WINDOWS | : | N | | TAPE DECK | : | N | |
| | | | | | | | | SUN ROOF | : | N | |
| | | | | | | | | VINYL ROOF | : | N | |
| | | | | | | | | CRUISE CONTROL | : | N | |
| | | | | | | | | SPORTS WHEELS | : | N | |

CREDIT CONNECTION® 0 (\$0.00) 11:09 AM

ENTER THE CASH PRICE, INCLUDING TAX, TITLE, REG. FEES.

FIG. 3E

REFERENCE NO 2220

THE BUSINESS (JONES BOB J, NEW SECOND GUARANTOR)

PENDING

CHECKING# : _____

BANK: _____

SAVINGS# : _____

BANK: _____

NAME OF CREDITOR

ADDRESS

ACCOUNT NO

MONTHLY PAYMENTS

REPOSESSION?

DATE

BANKRUPTCY

ENDORSE/GUARANTOR?

JUDGEMENT?

: NO

:

: NO

: NO

: NO

LAST CAR FINANCED

YEAR : 00

MAKE :

MODEL :

CREDITOR :

BALANCE : \$0

DATE PAID :

TRADE IN? : NO

DRIVER'S LICENSE NO :

STATE :

INS COMP :

POLICY# :

EXP. DT :

COLL : N

LIAB : N

COMP : N

OTHER: N

CREDIT CONNECTION®

0 (\$0.00)

2:19 PM

FIG. 3F

REFERENCE NO 2220

THE BUSINESS (JONES BOB J, NEW SECOND GUARANTOR)

PENDING

FIRST NAME: _____

SS NO : _____

ADDRESS : 1 _____ MAIN _____

CITY : COLUMBIA _____

RES TYPE : 0 RENT/LEASE

M.I. : -

DOB : - / -

COUNTY: HOWARD

LANDLORD: MORTGAGE COMPANY

CO-APPLICANT NAME AND ADDRESS

STATE: MD

ZIP: 21222

HOW LONG : 9 2

RENT: \$1,600

PREV ADDR: _____

CITY : _____

CO-APPLICANT PREVIOUS ADDRESS

STATE: _____

ZIP: _____

HOW LONG : 0 0

CREDIT CONNECTION®

ENTER THE CO-APPLICANT'S MORTGAGE HOLDER / LANDLORD.

0 (\$0.00)

2:19 PM

FIG. 3G

| | | |
|----------------------------------|--|---------|
| REFERENCE NO 2220 | THE BUSINESS (JONES BOB J. JONES MARY M) | PENDING |
| CO-APPLICANT EMPLOYMENT | | |
| EMPL TYPE: 0 OTHERS | | |
| EMPLOYER: | | |
| ADDRESS: | | |
| CITY: | STATE: ZIP: HOW LONG: 0 0 MILITARY?: - | |
| PHONE: () | OCCUPATION: GROSS SALARY: \$0 BASIS: M MONTH | |
| CO-APPLICANT PREVIOUS EMPLOYMENT | | |
| PREV EMPL: | | |
| ADDRESS: | | |
| CITY: | STATE: ZIP: HOW LONG: 0 0 | |
| PHONE: | | |
| CO-APPLICANT EMPLOYMENT MISC | | |
| GROSS MTHLY AMT: \$0 | | |
| OTHER INCOME SOURCE: | | |
| CREDIT CONNECTION® | 0 (\$0.00) | 2:19 PM |
| ENTER (S)ELF EMPLOYED, (O)THER | | |

FIG. 3H

PENDING

FIG. 31

VIN : _____

VEHICLE IDENTIFICATION NUMBER

| | | | |
|------------|-----|-----------------------------|-----|
| MILEAGE | : 0 | AUTO COLLATERAL INFORMATION | |
| TYPE | : | AUTO TRANS | : N |
| YR | : 0 | TRANS SPEED | : |
| MAKE | : | FOUR WD | : N |
| MODEL | : | POWER BRAKES | : N |
| BODY STYLE | : | POWER STEER | : N |
| | | POWER WINDOWS | : N |
| | | POWER SEATS | : N |
| | | AIR COND | : N |
| | | FM STEREO | : N |
| | | TAPE DECK | : N |
| | | SUN ROOF | : N |
| | | VINYL ROOF | : N |
| | | CRUISE CONTROL | : N |
| | | SPORTS WHEELS | : N |

| AUTO TRADE-IN INFORMATION | |
|---------------------------|-----|
| YR | : 0 |
| MAKE | : |
| MODEL | : |
| BODY STYLE | : |

2:19 PM

FIG. 3J

PENDING

THE BUSINESS (JONES BOB J, JONES MARY M)

REFERENCE NO 2220

| FINANCE INFORMATION | | |
|----------------------|----------|------|
| CASH PRICE | : \$ | 0.00 |
| SALES TAX | : \$ | 0.00 |
| DMV | : \$ | 0.00 |
| TOTAL DELIVERED | : \$ | 0.00 |
| CASH | : \$ | 0.00 |
| REBATE | : \$ | 0.00 |
| TRD ALLOW | : \$ | 0.00 |
| OWED | : \$ | 0.00 |
| NET TRADE | : \$ | 0.00 |
| TOTAL DOWN PAYMENT | : \$ | 0.00 |
| UNPAID BALANCE | : \$ | 0.00 |
| OTHER CHARGES, FEES: | : \$ | 0.00 |
| AMOUNT FINANCED | : \$ | 0.00 |
| BALLOON PMT | : \$ | 0.00 |
| EST APR | : 0.0000 | |
| EST TERM | : 0 | |
| EST MONTHLY PAYMENT: | : \$ | 0.00 |
| INVOICE COST | : \$ | 0.00 |
| MSRP | : \$ | 0.00 |

2:19 PM

0 (\$0.00)

CREDIT CONNECTION®
ENTER THE CASH PRICE, INCLUDING TAX, TITLE, REG. FEES.

FIG. 3K

REFERENCE NO 2220

PENDING

THE BUSINESS (JONES BOB J, JONES MARY M)

COMMENTS

| |
|--|
| |
| |
| |
| |
| |
| |

CREDIT CONNECTION®

0 (\$13,060.00)

2:19 PM

FIG. 3L

CREDIT CONNECTION®

2:55 PM

MAIN MENU

- 1. APPLICATION ENTRY U. UTILITIES
- 2. QUICK APPLICATION ENTRY X. EXIT USER
- 3. PENDING DECISION
- 4. PENDING DELIVERY

PERSONAL/BUSINESS: BUSINESS
INDIVIDUAL/JOINT/NONE: J
LOAN/LEASE/BALLOON: L

ENTER (L)OAN, L(E)ASE, (B)ALLOON

FIG. 3M

REFERENCE NO 2231 NEW BUSINESS APP (NEW FIRST GUARANTOR, NEW SECOND GUARANTOR) PENDING

| | | | |
|----------------------------|----------|-----------|---------|
| QUICK BUSINESS INFORMATION | | | |
| BUSINESS NAME: | TYPE: -- | | |
| ADDRESS | | | |
| CITY | COUNTY: | STATE: -- | ZIP: -- |
| TAX ID | | | |

| | | | |
|----------------------------------|---------|--------|---------|
| QUICK APPLICANT NAME AND ADDRESS | | | |
| FIRST NAME: | M.I.: | LAST: | SUFFIX: |
| SS NO | DOB: | | |
| ADDRESS | COUNTY: | STATE: | ZIP: |
| CITY | | | |

| | | | |
|-------------------------------------|---------|--------|---------|
| QUICK CO-APPLICANT NAME AND ADDRESS | | | |
| FIRST NAME: | M.I.: | LAST: | SUFFIX: |
| SS NO | DOB: | | |
| ADDRESS | COUNTY: | STATE: | ZIP: |
| CITY | | | |

CREDIT CONNECTION®
ENTER THE BUSINESS'S NAME.

0 (\$0.00) 2:55 PM

FIG. 3N

2:57 PM

CREDIT CONNECTION®

| | | PENDING DECISION QUEUE | | | | | | | |
|-------------|--------|------------------------|------------------|---------------|---------------|---------------|---------------|-------------|--|
| REMARKS | REF NO | APP/BUSINESS | CO-APP/GUARANTOR | BANK DECISION | BANK DECISION | BANK DECISION | BANK DECISION | INITIATED | |
| CALLING CBI | 2232 | RECH | | | | | | 09/01 14:56 | |
| CALLING CBI | 2233 | BREAD PLACE | BRUNO FRANK | | | | | 09/01 14:57 | |
| CALLING CBI | 2234 | FINK TED | | | | | | 09/01 14:58 | |
| <PAGE> | | | | | | | | | |

CONSTRAINTS
WEEKS : ALL

THIS IS THE LAST PAGE. [F1] ENTER REF NO [F2] ENTER NAME [F3] MODIFY CONSTRAINTS

FIG. 30

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

PENDING DECISION MENU

- | | |
|-----------------------------------|----------------------------------|
| A. DISPLAY APPLICATION | B. DISPLAY CREDIT BUREAU |
| D. LENDER DECISIONS | C. CREDIT BUREAU SUMMARY |
| L. ADD CO-APPLICANT | P. DISPLAY PUBLIC RECORDS |
| M. MODIFY APPLICATION INFORMATION | R. REQUEST ADDITIONAL BUREAUS |
| O. APPLICATION OVERVIEW | T. DISPLAY TRADES |
| S. SEND APPLICATION TO LENDERS | X. REDIRECT APPLICATION AND EXIT |

CREDIT CONNECTION®

CHOOSE A MENU ITEM USING THE ARROW KEYS OR A NUMBER.

0 (\$13,300.00)

9:48 AM

FIG. 3P

REFERENCE NO 1404

| DETAILS | | ENTERED BY : |
|------------------------|--|--------------------------|
| DECISION : DECLINE | RECEIVE DT: 08/18 15:47 | TURNAROUND IN MINUTES: 1 |
| COMMENT: | TURN DOWN REASONS | |
| SEND DATE: 08/18 15:47 | DELINQUENT ACCOUNTS OR A LOW NUMBER OF SATISFACTORY ACCOUNTS | |
| | TYPE OF (OR LACK OF) CREDIT CARDS | |
| | OLDER AGE OF ITEM PROPOSED FOR FINANCING | |
| | DELINQUENT ACCOUNTS OR A LOW NUMBER OF SATISFACTORY ACCOUNTS | |

[F1] BOOK THE DEAL WITH THIS LENDER [F2] ENTER DECISION MANUALLY

CREDIT CONNECTION®

0 (\$13,300.00)

9:48 AM

FIG. 3Q

REFERENCE NO 1404

CO-APPLICANT INFORMATION

CBI

CREDIT CONNECTION® 0 (\$13,300.00)

USE THE LEFT AND RIGHT ARROW KEYS TO CHANGE THE BUREAU.

9:48 AM

FIG. 3R

REFERENCE NO 1404
ANDREWS LEE (ANDREWS REBECCA I SR)
NABK (DECLINE)

LENDER NAME

USBK US BANCORP

CONTACT

MICHAEL F. LUITEN

SEND APPLICATION TO LENDERS

PHONE

(206) 450 - 5860

SEND BY

CRCONNECTION

SEND DATE

07/08 14:52

RECEIVE DATE

07/08 14:58

STATUS

DECLINE

<PAGE>

THIS IS THE LAST PAGE
CREDIT CONNECTION®

[RETURN] SEND [F1] ENTER LENDERS
0 (\$13,300.00)

9:48 AM

FIG. 3S

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

| | | | | | | | | | | | | | |
|-----------------|--|-------------------|--|-----------------------------|--|----------------------|--|--------------|--|-------------|--|---------|--|
| LENDER NAME | | CONTACT | | SEND APPLICATION TO LENDERS | | SEND DATE | | RECEIVE DATE | | STATUS | | | |
| USBK US BANCORP | | MICHAEL F. LUITEN | | PHONE (206) 450 - 5860 | | SEND BY CRCONNECTION | | 07/08 14:52 | | 07/08 14:58 | | DECLINE | |

<PAGE>

FIRST LENDER: SECOND LENDER: THIRD LENDER: ENTER THE LENDERS SEND TO ALL ONE BY ONE: ONE BY ONE

[RETURN] SEND [F1] ENTER LENDERS

CREDIT CONNECTION®

0 (\$13,300.00)

9:48 AM

FIG. 3T

REFERENCE NO 1404

CBI (1 OF 1 FILES INCLUDED)

NUMBER OF LINES: 44

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

1

2 CBI FOR APPLICATION 1404

3

4

5 * 001 UNKNOWN CREDIT BUREAU -- CONTACT YOUR SYSTEM ADMINISTRATOR

6

7 BEACON IS TEMPORARILY UNAVAILABLE.

8

9

10 SAFESCAN WARNING: IS SS# A TYPO ERROR? SS# OUT OF RANGE.

11

12

13 *ANDREWS, LEE, JR., CATHY SINCE 05/00/72 FAD 03/19/91

14

15 8827, MITCHELL, DR, DECATUR, GA, 30032, DAT RPTD 04/90

16

17 23929, MAIN, DECATUR, GA, 30032, DAT RPTD 12/90

18

19 FN-ANDROPOLIS, LEEWISKI, JR

20

21 MAR-M, DEPS-4, BDS-06/12/47, SSS-142-71-7890

22

23

24

25

26

27

28

29

30

31

32

33

34

35

36

37

CBI

[F1] FIND

CREDIT CONNECTION®

0 (\$13,300.00)

USE THE LEFT AND RIGHT ARROW KEYS TO CHANGE THE BUREAU.

9:48 AM

FIG. 3U

| REFERENCE NO 1404 | ANDREWS LEE (ANDREWS REBECCA I SR) | NABK (DECLINE) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|------------------------------------|--------------------------------|------------|---|---|---|---|---|---|---|---|---|---|----------------------------------|---|---|---|---|---|---|---|---|---|---|-------------------------------------|--|--|--|--|--|--|--|--|--|--|---|--|--|---|---|---|---|---|---|---|---|
| CREDIT BUREAU SUMMARY FOR CBI (1 OF 1 FLIES INCLUDED) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| TRADES (OPEN OR CLOSED) | 7 | 6 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| PUBLIC RECORDS | 0 | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| MAJOR DEROGATORY | 3 | 2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| MINOR DEROGATORY | 1 | 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SATISFACTORY | 3 | 2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| INQUIRIES IN PAST SIX MONTHS | 0 | 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| INQUIRY/TRADE OPENING OLDEST: 10/01/82 LATEST: 02/01/91 | | 2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| TIMES LATE INST. 30 DAYS: 3 60 DAYS: 4 90 DAYS: 5 | | 4 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| REV. 30 DAYS: 0 60 DAYS: 0 90 DAYS: 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| TOTAL BALANCE (REV: \$ 660 INST: \$ 8,498) | | \$ 38,354 / \$38,333 = 100.05% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| HIGHEST CREDIT REVOLVING | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| HIGHEST CREDIT INSTALLMENT | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="0"> <tr> <td>DEBT RATIO</td> <td>0</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> </tr> <tr> <td>BUREAU SERVICE SCORE (APPLICANT)</td> <td>0</td> <td>4</td> <td>0</td> <td>1</td> <td>0</td> <td>1</td> <td>0</td> <td>0</td> <td>0</td> <td>1</td> </tr> <tr> <td>BUREAU SERVICE SCORE (CO-APPLICANT)</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>DEROG TRADES / FRAUD / SS# DIFFERS / SUFFIX DIFFERS</td> <td></td> <td></td> <td>0</td> <td>1</td> <td>0</td> <td>1</td> <td>0</td> <td>1</td> <td>0</td> <td>1</td> </tr> </table> | | | DEBT RATIO | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | BUREAU SERVICE SCORE (APPLICANT) | 0 | 4 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 1 | BUREAU SERVICE SCORE (CO-APPLICANT) | | | | | | | | | | | DEROG TRADES / FRAUD / SS# DIFFERS / SUFFIX DIFFERS | | | 0 | 1 | 0 | 1 | 0 | 1 | 0 | 1 |
| DEBT RATIO | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| BUREAU SERVICE SCORE (APPLICANT) | 0 | 4 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| BUREAU SERVICE SCORE (CO-APPLICANT) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| DEROG TRADES / FRAUD / SS# DIFFERS / SUFFIX DIFFERS | | | 0 | 1 | 0 | 1 | 0 | 1 | 0 | 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| TRADE RATINGS (AS OF LAST REPORTED DATE) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| PRESENT RATINGS | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| PAST DELINQUENCY | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

CBI

CREDIT CONNECTION®

USE THE LEFT AND RIGHT ARROW KEYS TO CHANGE THE BUREAU.

0 (\$13,300.00)

9:48 AM

FIG. 3V

NABK (DECLINE)

PUBLIC RECORDS FROM CBI (1 OF 1 FILES INCLUDED) -

DESCRIPTION

○

FILED

REPORTED SETTLED

AMOUNT

BALANCE

COURT # _____

18C

NO RECORDS AVAILABLE.

CREDIT CONNECTION®

USE THE LEFT AND RIGHT ARROW KEYS TO CHANGE THE BUREAU.

0 (\$13,300.00)

9:48 AM

FIG. 3W

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

CHOOSE A BUREAU TO CALL

- 1. CBI
- 2. TRW
- 3. TRU

CREDIT CONNECTION®

0 (\$13,300.00)

9:48 AM

FIG. 3X

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

UNIQUE TRADES FROM FROM CBI (1 OF 1 FILES INCLUDED)

| NAME | OWN | TYPE | OPEN | REPORT | PAYMENT HISTORY | HC/ORIGBL | BALANCE | TERMS | ORIG PMT | PMT |
|------------|-----|------|------|--------|-----------------|-----------|---------|-------|----------|--------|
| HFC | A | I | YES | 10/85 | 02/91 | 1,248 | 1,647 | 36 | 19,764 | 19,764 |
| HFC | A | I | YES | 10/82 | 02/91 | 1,647 | 1,330 | 36 | 15,960 | 15,960 |
| FNB ATL | A | I | YES | 08/88 | 02/91 | 10,000 | 5,321 | 0 | 350 | 350 |
| RICH'S | A | R | YES | 07/89 | 02/91 | 860 | 660 | 0 | 55 | 55 |
| TRUST COMP | A | I | YES | 11/89 | 02/91 | 259 | 200 | 0 | 25 | 25 |
| TRUST COMP | A | I | NO | 03/90 | 02/91 | 5,000 | 0 | 0 | 0 | 0 |
| LEARNERS | A | R | YES | 04/84 | 02/91 | 200 | 0 | 0 | 0 | 0 |

TRADE DETAIL

TRADE NAME : HFC ACCOUNT#: 32081-44888 DESIGNATOR: J INDUSTRY: F MEMBER#: 401FP3300
 CURRENT RATE : 1 PAYS ACCOUNT AS AGREED TIMES LATE 30: 0 LATE 60: 0 LATE 90: 0
 PAST RATE :

APP DEBT: 1,900 PMT: 300 BUREAU DEBT: 36,154 TOTAL DEBT: 38,354 TOTAL INCOME: 38,333 DEBT RATIO: 100.05%
 CBI (RETURN) CHANGE PAYMENT

CREDIT CONNECTION®

USE THE LEFT AND RIGHT ARROW KEYS TO CHANGE THE BUREAU. 0 (\$13,300.00)

9:48 AM

FIG. 3Y

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

SELECT NEXT STATION
PENDING DECISION
PENDING DELIVERY
COMPLETED

CREDIT CONNECTION®

0 (\$13,300.00)

9:48 AM

FIG. 3Z

3:27 PM

CREDIT CONNECTION®

| REMARKS | REF NO | APP/BUSINESS | CO-APP/GUARANTOR | BANK | DECISION | BANK | DECISION | BANK | DECISION | INITIATED |
|---------|--------|----------------|------------------|------|----------|------|----------|------|----------|-------------|
| | 22137 | KELLER JERRY J | KELLER LAURA J | SIGN | PENDING | NABK | MESSAGE | | | 06/21 11:09 |

CONSTRAINTS

WEEKS : ALL

THIS IS THE LAST PAGE. [F1] ENTER REF NO [F2] ENTER NAME [F3] MODIFY CONSTRAINTS

FIG. 3AA

PENDING DELIVERY MENU

- | | |
|-----------------------------------|----------------------------------|
| A. DISPLAY APPLICATION | B. DISPLAY CREDIT BUREAU |
| D. LENDER DECISIONS | C. CREDIT BUREAU SUMMARY |
| L. ADD CO-APPLICANT | P. DISPLAY PUBLIC RECORDS |
| M. MODIFY APPLICATION INFORMATION | R. REQUEST ADDITIONAL BUREAUS |
| O. APPLICATION OVERVIEW | T. DISPLAY TRADES |
| S. SEND APPLICATION TO LENDERS | X. REDIRECT APPLICATION AND EXIT |

CREDIT CONNECTION®

CHOOSE A MENU ITEM USING THE ARROW KEYS OR A NUMBER.

0 (\$0.00)

2:50 PM

FIG. 3AB

3:28PM

LENDER LOOKUP

| LENDER LIST | | | | | | | | | |
|-------------|-----------------|----|----------------|----------------|--------|-----|----------------|--------|--------|
| LENDER NAME | CITY | ST | CONTACT | PHONE | CC/FAX | FAX | CC/FAX | FAX | ACTIVE |
| Firs | FIRST UNION | NC | PATTY MEEHAN | (919) 848-4747 | 474 | FAX | (919) 848-7464 | ACTIVE | ACTIVE |
| sign | SIGNET BANK | MD | RICH KIRKWOOD | (410) 484-8484 | 844 | FAX | (410) 484-8487 | ACTIVE | ACTIVE |
| CITZ | CITIZENS BANK | MD | ANGELA COOPER | (410) 848-8888 | | FAX | (410) 848-8744 | ACTIVE | ACTIVE |
| CITI | CITIBANK | NY | DAN KATZ | (212) 847-7477 | 444 | FAX | (212) 847-7488 | ACTIVE | ACTIVE |
| Chas | CHASE MANHATTEN | NY | JOE SMITH | (212) 887-4888 | | FAX | (212) 887-5647 | ACTIVE | ACTIVE |
| Well | WELLS FARGO | CA | SCOTT SMITH | (619) 767-6467 | | FAX | (619) 767-4848 | ACTIVE | ACTIVE |
| JB | JERRY'S BANK | GA | ME | (410) 111-2222 | | FAX | (410) 111-3333 | ACTIVE | ACTIVE |
| ALCO | ALCO CAPITOL | GA | NANCY SHEPPARD | (912) 471-2300 | | CC | (912) 471-4844 | ACTIVE | ACTIVE |

<PAGE>

| LENDER HISTORY | | | | | | | | | |
|----------------|------------|----------|------|------|----------|--------|--------------|----------------|-----------------|
| DAYS | TOTAL APPS | APPROVED | COND | APPR | DECLINED | BOOKED | APPR/TOTAL % | BOOKED/TOTAL % | % OF TOTAL APPS |
| 0 - 30 | 5 | 4 | 1 | 0 | 3 | 100 | 60 | 60 | 2 |
| 30 - 60 | 10 | 7 | 2 | 1 | 6 | 90 | 60 | 60 | 5 |
| 60 - 90 | 10 | 6 | 2 | 2 | 5 | 80 | 50 | 50 | 5 |

[RETURN] LENDER DETAILS

FIG. 3AC

CREDIT CONNECTION®

3:29 PM

SYSADM MAIN MENU

D. DEALER SETUP
L. LENDER SETUP
U. USER SETUP
X. EXIT USER

LATEST NEWS FROM CMSI 2:46 AM
THE SYSTEM WILL BE UNAVAILABLE TOMORROW OCTOBER
6, FROM 7:00 AM TO 7:15 AM DUE TO SCHEDULED HARDWARE
MAINTENANCE. IF YOU HAVE ANY QUESTIONS PLEASE CALL CMSI
AT (800) 777 2674 EXT 456. THANKS FOR YOUR CO-OPERATION.

CHOOSE A MENU ITEM OR PRESS F12 ANYTIME FOR MORE OPTIONS.

FIG. 3AD

-DEALER SETUP:

| | | |
|-------------|---|------------------------|
| DEALER ID | : | AUTOHAUS |
| NAME | : | AUTOHAUS TISCHER |
| MANAGER | : | JOHN DOE |
| CONTACT | : | HOWARD WOODS |
| ADDRESS | : | 123 FORT MEADE ST |
| CITY | : | LAUREL |
| PHONE | : | (301) 643-1600 |
| FAX NUMBER | : | (410) 643-1645 |
| | | BUREAU INFORMATION |
| SELECTION | : | A AUTO PRIMARY BUREAU: |
| CBI ACCESS# | : | 999ZS00472-T3FYBS |
| TRW ACCESS# | : | TCA13122250X1J |
| TRU ACCESS# | : | 17MAZ 00005276R58X |
| | | STATE: MD ZIP: 21227- |
| | | SECONDARY BUREAU: |

[F1] UPDATE DEALER

FIG. 3AE

3:29 PM

LENDER SETUP

| CURRENT LENDERS | | LENDER DETAILS | |
|-----------------|--------------------|-----------------------------|-------------|
| LENDER | CC/FAX ACCESS CODE | | |
| Firs | | LENDER CD : 0001 | |
| sign | | LENDER : FIRST UNION | |
| CITZ | | SHORT NAME: Firs | |
| CITI | | ACCESS CD : | |
| Chas | | CONTACT : PATTY MEEHAN | |
| Well | | PHON E : (919) 848-4747 474 | |
| JB | | FAX : (919) 848-7464 | |
| ALCO | | ADDRESS : 1 MAIN AVENUE | |
| BOAT | | CITY : CHARLOTTE | STATE: NC |
| Banc | | ACTIVE : ACTIVE | ZIP: 87747- |
| BANC ONE | | | |

[F1] ADD [F2] UPDATE [F3] DELETE

FIG. 3AF

3:31 PM

USER SETUP

CURRENT USERS

| USER ID | NAME | GSP | IN USE |
|---------|---------------|--------|--------|
| andy | Andy Mayers | | NO |
| arv | arv | MASTER | NO |
| billy | Billy Roberts | SALES | NO |
| jerry | Jerry Keller | MASTER | NO |
| jima | Jim alsbrook | MASTER | NO |
| jinc | Jim Cain | MASTER | NO |

USER DETAILS

| | |
|--------------|---------------|
| USER ID | : andy |
| NAME | : Andy Mayers |
| GSP | : |
| PHONE NO | : |
| PASSWORD | : |
| TIME BETWEEN | : 999 |
| NEXT CHANGE | : 08/30 |
| DEF WEEKS | : 0 |

[F1] ADD [F2] UPDATE [F3] DELETE

FIG. 3AG

FUNCTION KEYS MENU

1. CALCULATOR
2. CALENDAR
3. LENDER LOOKUP
4. PAYMENT CALCULATOR
5. RESET TERMINAL
6. SEARCH
7. TERMINAL LOCK
8. NEWS

CHOOSE A MENU ITEM USING THE ARROW KEYS OR A NUMBER.

FIG. 3AH

| ENTER SEARCH CRITERIA | |
|-----------------------|---------|
| SPECIFIC REFERENCE NO | : 0 |
| APPLICANT NAME | : ALL |
| CO-APPLICANT NAME | : ALL |
| BUSINESS NAME | : ALL |
| APPLICANT SS# | : ALL . |
| CO-APPLICANT SS# | : ALL . |
| STATION | : ALL |

| | | |
|-----------------------|-------------|---------------------|
| FROM INITIATED DATE : | CONSTRAINTS | TO INITIATED DATE : |
|-----------------------|-------------|---------------------|

ENTER DATA OR PRESS F4 TO END.

FIG. 3A/

11:40 AM

SEARCH APPLICATIONS

LIST OF APPLICATIONS

| REMARKS | REF NO | APP/BUSINESS | CO-APP/GUARANTOR | STATION | BANK STATUS | BANK STATUS | BANK STATUS | INITIATED |
|---------|--------|----------------|------------------|---------|-------------|-------------|-------------|-------------|
| | 2123 | Fax Larry | | DONE | Natl | APPROVE | | 02/03 10:28 |
| | 2125 | Cain James V | | DONE | Natl | DECLINE | | 03/17 14:59 |
| | 2126 | Fax Larry | | PY | Natl | APPROVE | | 04/06 14:57 |
| | 2127 | Jones John | | PD | Natl | APPROVE | | 04/10 13:34 |
| | 2128 | aaa AAA | aaaaa aaaaa | DONE | | | | 04/28 11:26 |
| | 2129 | CUFF JENNIFER | | DONE | | | | 05/03 13:54 |
| | 2130 | Fax Larry | | PD | Natl | APPROVE | | 05/05 10:34 |
| | 2131 | FAX LARRY | | DONE | | | | 05/11 09:01 |
| | 2133 | test Test | | DONE | | | | 05/18 17:22 |
| | 2134 | W Test | | DONE | | | | 05/18 17:24 |
| | 2137 | Keller Jerry J | | PD | | | | 06/21 11:09 |

CONSTRAINTS

FROM INITIATED DATE : TO INITIATED DATE :

[F1] ENTER REF NO [F2] MODIFY CONSTRAINTS

FIG. 3AJ

NEWS

| DATE | FROM | TOPIC |
|-------------|------|--|
| 10/05 02:46 | CMSI | SCHEDULED HARDWARE MAINTENANCE |
| 09/13 02:46 | CMSI | LATEST LIST OF CREDIT CONNECTION@LENDERS |
| 09/13 02:30 | Natl | REDUCED RATES FOR AUTO LOANS. |
| 09/13 02:13 | BOAT | CHANGES IN USED AUTO LENDING |
| 09/13 02:09 | USBK | RATE CHANGES EFFECTIVE OCTOBER 1 |

THE SYSTEM WILL BE UNAVAILABLE TOMORROW OCTOBER 6, FROM 7:00 AM TO 7:15 AM DUE TO SCHEDULED HARDWARE MAINTENANCE. IF YOU HAVE ANY QUESTIONS PLEASE CALL CMSI AT (800) 777 2674 EXT 456. THANKS FOR YOUR CO-OPERATION.

FIG. 3AK

FIG. 4

